
State: Arkansas **Filing Company:** Globe Life and Accident Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: 2013 Individual Standardized Medicare Supplement for Plans A, B, C, and F
Project Name/Number: 2013 AR GMSX Rate Filing/2013 AR GMSX Rate Filing

Filing at a Glance

Company: Globe Life and Accident Insurance Company
Product Name: 2013 Individual Standardized Medicare Supplement for Plans A, B, C, and F
State: Arkansas
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010
Sub-TOI: MS08I.012 Multi-Plan 2010
Filing Type: Rate
Date Submitted: 12/07/2012
SERFF Tr Num: AMLC-128800879
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: 2013 AR GMSX RATE FILING

Implementation: On Approval
Date Requested:
Author(s): Darla Grisolia
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 01/02/2013
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Globe Life and Accident Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: 2013 Individual Standardized Medicare Supplement for Plans A, B, C, and F
Project Name/Number: 2013 AR GMSX Rate Filing/2013 AR GMSX Rate Filing

General Information

Project Name: 2013 AR GMSX Rate Filing
Project Number: 2013 AR GMSX Rate Filing
Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: A filing was submitted to Nebraska, our state of domicile, on December 6, 2012 and is currently pending review.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 01/02/2013

State Status Changed: 01/02/2013

Deemer Date:

Created By: Darla Grisolia

Submitted By: Darla Grisolia

Corresponding Filing Tracking Number: 2013 AR GMSX Rate Filing

Filing Description:

Attached is our 2013 Annual Rate Filing for Individual Standardized Medicare Supplement Policy Forms GMSA/GMSA06/GMSA10, GMSB/GMSB06/GMSB10, GMSC10, and GMSF/GMSF06/GMSF10. We are requesting a 0.0% rate change by policy form so therefore no effective date for implementation is applicable for this filing. An Actuarial Memorandum, premium rate schedule, and supporting documentation are provided for your consideration. This is a Direct Solicitation Response Product. NAIC # 91472

GMSA/GMSA06/GMSA10 0.0%

GMSB/GMSB06/GMSB10 0.0%

GMSC10 0.0%

GMSF/GMSF06/GMSF10 0.0%

Company and Contact

Filing Contact Information

Darla Grisolia, Rate Compliance Specialist dgrisolia@torchmarkcorp.com
3700 S. Stonebridge Drive 469-525-4752 [Phone]
McKinney, TX 75070 972-569-3679 [FAX]

Filing Company Information

Globe Life and Accident Insurance
Company
204 North Robinson Avenue
Oklahoma City, OK 73102
(405) 270-1400 ext. [Phone]

CoCode: 91472
Group Code: 290
Group Name: Liberty National
FEIN Number: 63-0782739

State of Domicile: Nebraska
Company Type: Life and
Health
State ID Number:

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:	AMLC-128800879	State Tracking #:		Company Tracking #:	2013 AR GMSX RATE FILING
State:	Arkansas	Filing Company:	Globe Life and Accident Insurance Company		
TOI/Sub-TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010				
Product Name:	2013 Individual Standardized Medicare Supplement for Plans A, B, C, and F				
Project Name/Number:	2013 AR GMSX Rate Filing/2013 AR GMSX Rate Filing				

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	01/02/2013	01/02/2013

State:	Arkansas	Filing Company:	Globe Life and Accident Insurance Company
TOI/Sub-TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010		
Product Name:	2013 Individual Standardized Medicare Supplement for Plans A, B, C, and F		
Project Name/Number:	2013 AR GMSX Rate Filing/2013 AR GMSX Rate Filing		

Disposition

Disposition Date: 01/02/2013

Implementation Date:

Status: Approved-Closed

Comment: This filing is approved as the company's "annual rate filing". No increase is approved.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Globe Life and Accident Insurance Company	0.000%	0.000%	\$0	21	\$38,774	0.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	2013 Plan A Supporting Documents	Approved-Closed	No
Supporting Document	2013 Plan B Supporting Documents	Approved-Closed	No
Supporting Document	2013 Plan C Supporting Documents	Approved-Closed	No
Supporting Document	2013 Plan F Supporting Documents	Approved-Closed	No
Rate	2013 Plan A Rate Page(s)	Approved-Closed	Yes
Rate	2013 Plan B Rate Page(s)	Approved-Closed	Yes
Rate	2013 Plan C Rate Page(s)	Approved-Closed	Yes
Rate	2013 Plan F Rate Page(s)	Approved-Closed	Yes

State:	Arkansas	Filing Company:	Globe Life and Accident Insurance Company
TOI/Sub-TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010		
Product Name:	2013 Individual Standardized Medicare Supplement for Plans A, B, C, and F		
Project Name/Number:	2013 AR GMSX Rate Filing/2013 AR GMSX Rate Filing		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Globe Life and Accident Insurance Company	0.000%	0.000%	\$0	21	\$38,774	0.000%	0.000%

State: Arkansas

Filing Company:

Globe Life and Accident Insurance Company

TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

Product Name: 2013 Individual Standardized Medicare Supplement for Plans A, B, C, and F

Project Name/Number: 2013 AR GMSX Rate Filing/2013 AR GMSX Rate Filing

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information		Attachments
1	Approved-Closed 01/02/2013	2013 Plan A Rate Page(s)	GMSA, GMSA06, GMSA10	Revised	Previous State Filing Number:	50333	2013 AR Plan A Rate Page.pdf
					Percent Rate Change Request:		
2	Approved-Closed 01/02/2013	2013 Plan B Rate Page(s)	GMSB, GMSB06, GMSB10	Revised	Previous State Filing Number:	50333	2013 AR Plan B Rate Page.pdf
					Percent Rate Change Request:		
3	Approved-Closed 01/02/2013	2013 Plan C Rate Page(s)	GMSC10	Revised	Previous State Filing Number:	50333	2013 AR Plan C Rate Page.pdf
					Percent Rate Change Request:		
4	Approved-Closed 01/02/2013	2013 Plan F Rate Page(s)	GMSF, GMSF06, GMSF10	Revised	Previous State Filing Number:	50333	2013 AR Plan F Rate Page.pdf
					Percent Rate Change Request:		

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

Policy Form GMSA / GMSA06 / GMSA10

2013 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium	Percentage Change In Annual Premium
All Ages	\$1,089	\$1,089	0.0%

Modal Premium Factors:

Semi-Annual	=	Annual	*	.510	(rounded to near dollar)
Quarterly	=	Annual	*	.260	(rounded to near dollar)
Monthly	=	Annual	*	.088	(rounded to near \$0.50)
Bank Draft	=	(Modal Premium)	-	\$ 2.00	

For Company Use: Plan Code J05 / J68

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

Policy Form GMSB / GMSB06 / GMSB10

2013 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium	Percentage Change In Annual Premium
All Ages	\$1,805	\$1,805	0.0%

Modal Premium Factors:

Semi-Annual	=	Annual	*	.510	(rounded to near dollar)
Quarterly	=	Annual	*	.260	(rounded to near dollar)
Monthly	=	Annual	*	.088	(rounded to near \$0.50)
Bank Draft	=	(Modal Premium)	-	\$ 2.00	

For Company Use: Plan Code J06 / J69

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

Policy Form GMSC10

2013 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium	Percentage Change In Annual Premium
All Ages	\$2,069	\$2,069	0.0%

Modal Premium Factors:

Semi-Annual = Annual * .510 (rounded to near dollar)
Quarterly = Annual * .260 (rounded to near dollar)
Monthly = Annual * .088 (rounded to near \$0.50)
Bank Draft = (Modal Premium) - \$ 2.00

For Company Use: Plan Code J70

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

Policy Form GMSF / GMSF06 / GMSF10

2013 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium	Percentage Change In Annual Premium
All Ages	\$2,085	\$2,085	0.0%

Modal Premium Factors:

Semi-Annual	=	Annual	*	.510	(rounded to near dollar)
Quarterly	=	Annual	*	.260	(rounded to near dollar)
Monthly	=	Annual	*	.088	(rounded to near \$0.50)
Bank Draft	=	(Modal Premium)	-	\$ 2.00	

For Company Use: Plan Code J08 / J71